

# ALTA Policy Comparison

| STANDARD (2006) | HOME-OWNER (2006) | PROTECTION FROM LOSS DUE TO THE FOLLOWING...   |
|-----------------|-------------------|--|
| ✓               | ✓                 | Claims of ownership by someone else after closing.   |
| ✓               | ✓                 | Problems with a document not signed properly at closing or recorded incorrectly at the Records Office.   |
| ✓               | ✓                 | Claims of forgery, fraud, or duress that occur prior to or at closing.   |
| ✓               | ✓                 | Your sellers creditor attempting to enforce a lien or judgment against your property for the sellers debt.   |
| ✓               | ✓                 | The inability of you to sell your property due to a title problem caused by a previous owner of the property.  |
| ✓               | ✓                 | Restrictive covenants that affect your property but that have not been disclosed to you.   |
| ✓               | ✓                 | Finding that you do not have legal access to the property.   |
| ✓               | ✓                 | Continuation of Coverage if a spouse of the insured receives title because of dissolution of marriage, the Trustee to whom the insured conveys, or the beneficiaries of the insider's trust upon death of the insured.   |
| ✓               | ✓                 | Gap Coverage as to matters recorded before the seller's Deed.  |
| ✓               | ✓                 | Problems with creation or recording of a document(s) electronically.   |
|                 | ✓                 | Post Policy Forgery Protection.  |
|                 | ✓                 | Provides you with pedestrian and vehicular access to the property.   |
|                 | ✓                 | Forced correction or removal of an existing violation of covenants, conditions or restrictions.  |
| ✓               |                   | Loss of title because of a violation, before the insured acquired title, of covenants, conditions or restrictions existing violation of subdivision laws or restrictions, resulting in inability to obtain a building permit, requiring correction or removal of the violation, or refusal to perform a contract to buy, lease or make a mortgage loan. *(Risk 16) |
| ✓               |                   | Forced removal or remedy of existing structure (other than a boundary wall or fence) because any part of the structure was built without obtaining a proper building permit. *(Risk 18)  |
| ✓               |                   | Forced removal or remedy of existing structure (other than a boundary wall or fence) because they violate an existing zoning law or zoning regulation. *(Risk 19)  |
| ✓               |                   | Encroachments of existing structures onto a neighbor's land *(Risk 21), neighbor's existing structures on your land, existing structures onto easement or over a building set-back line or a neighbor's structure (other than boundary walls or fences) onto your land after Policy Date.  |
| ✓               |                   | Damage to existing structures because of use or maintenance of any easement.   |
| ✓               |                   | Damage to existing or future, improvements because of the future use of the surface of the land to extract or develop minerals, water or other substances.   |
| ✓               |                   | Supplemental taxes for a period before Policy Date because of construction or change of ownership or use that occurred before Policy Date.   |
| ✓               |                   | The residence with the address shown in Schedule A is not located on the land at Policy Date   |
| ✓               |                   | Stated substitute residence rental expenses and expenses of relocation, if the insured cannot use the Land.  |
| ✓               |                   | Automatic increased Coverage of up to 150% of Policy Amount over 5 years.  |

*The sample comparison is for information purposes only.*

*For complete coverage possibilities you may ask you Title Professional for assistance or visit [www.alta.org/forms/](http://www.alta.org/forms/)*